877-488-3558

January 31, 2015

Anthony R Lamonica 12 Chatham Dr Oakdale, NY 11769-1402

Re.

JPMorgan Chase Bank, National Association Account No. *******9532

Amount Owed: \$2,907.08
Reference No.: 0862

Anthony R Lamonica:

We are a debt collection company and our client, JPMorgan Chase Bank, National Association, has retained us to collect the debt noted above. This is an attempt to collect a debt and any information obtained will be used for that purpose.

As of the date of this letter, the Amount Owed is \$2,907.08. Because the creditor continues to assess interest on the debt, the amount due on the day you pay may be greater. Hence, if you pay the Amount Owed shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you of any remaining balance. To make a payment, please mail your payment using the coupon on the reverse side of this letter or telephone us at 877-488-3558. We process checks electronically and your checking account will be debited on the day we receive your payment. Your check will not be returned.

Unless you notify us within 30 days after receiving this letter that you dispute the validity of this debt or any portion thereof, we will assume that this debt is valid. If you notify us in writing within 30 days after receiving this letter that you dispute the validity of this debt, or any portion thereof, we will obtain and mail to you verification of the debt or a copy of a judgment. If you request of us in writing within 30 days after receiving this letter, we will provide you with the name and address of the original creditor, if different from the current creditor.

We look forward to receiving your payment.

Allied Interstate LPC

Sincerely,

Jeffrey Swedberg

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7525 West Campus Road, New Albany, OH (Do not send payments or correspondence to this address)

Federal and state laws prohibit certain methods of debt collection, and require that we treat you fairly. You can stop us from contacting you by writing a letter to us that tells us to stop the contact. Sending such a letter does not make the debt go away if you owe it. Once we receive your letter, we may not contact you again, except to let you know that there won't be any more contact or that we intend to take a specific action.

If you have a complaint about the way we are collecting this debt, please write to us at PO Box 4000, Warrenton, VA 20188, email us at advocacygroup@allied-interstate.com, or call us toll-free at 877-488-3558 between 9:00 A.M. Central Time and 5:00 P.M. Central Time Monday – Friday.

The Federal Trade Commission enforces the Fair Debt Collection Practices Act (FDCPA). If you have a complaint about the way we are collecting your debt, please contact the FTC online at www.ftc.gov; by phone at 877-FTC-HELP; or by mail at 600 Pennsylvania Ave., NW, Washington, DC 20580.

New York City Department of Consumer Affairs license numbers: 0933734, 1140113, 1140115, 1140302, 1140304, 1140551, 1140555, 1140606, 1140608, 1168335, 1173635, 1248315.

Correspond with Allied (other than payments) at:Allied Interstate LLC, PO Box 361445, Columbus, OH 43236

RETURN MAIL ONLY P.O.Box 1954 Southgate, MI 48195-0954 (Detach and return with payment)



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Anthony R Lamonica 12 Chatham Dr Oakdale, NY 11769-1402 Cardmember Services
P.O. Box 15548
Wilmington, DE 19886-5548